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(71) Applicants:  
• FUJITSU LIMITED  
Kawasaki-shi, Kanagawa 211-8588 (JP)  
• The Sakura Bank, Ltd.  
Chiyoda-ku, Tokyo 102-0074 (JP)

(72) Inventors:  
• Mori, Nobuyuki  
Kawasaki-shi, Kanagawa 211-8588 (JP)  
• Morita, Michihiro  
Chiyoda-ku, Tokyo 102-0074 (JP)  
• Oki, Masanao  
Chiyoda-ku, Tokyo 102-0074 (JP)  
• Hirota, Takaaki  
Chiyoda-ku, Tokyo 102-0074 (JP)

(74) Representative: Stebbing, Timothy Charles et al  
Haseltine Lake & Co.,  
Imperial House,  
15-19 Kingway  
London WC2B 6UD (GB)

(54) Electronic commerce settlement system

(57) In an electronic commerce settlement system, a processing unit (3) in a financial institution freezes an account balance at a request from a purchaser, generates provisional settlement money, that is, money information, and transmits the money to a purchaser's processing unit (1). The purchaser's processing unit (1) transmits a goods order request and provisional settle-

ment money to a seller's processing unit (2). The processing unit (3) in the financial institution makes a final settlement for the provisional settlement money based on a final settlement admission request from the purchaser who received goods and a final settlement request from the seller who received the provisional settlement money.

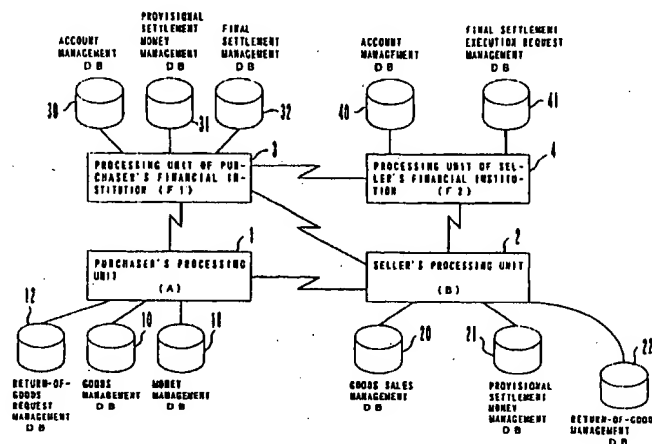


FIG. 1

EP 0 858 057 A3



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# EUROPEAN SEARCH REPORT

Application Number  
EP 98 30 0799

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The present search report has been drawn up for all claims			
Place of search <b>THE HAGUE</b>		Date of completion of the search <b>16 July 1999</b>	Examiner <b>Bocage, S</b>
CATEGORY OF CITED DOCUMENTS X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document		T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons A : member of the same patent family, corresponding document	

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# EUROPEAN SEARCH REPORT

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<p>CATEGORY OF CITED DOCUMENTS:</p> <p>X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document</p> <p>T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons &amp; : member of the same patent family, corresponding document</p>			

EPO FORM 1503 02/92 (P04C01)

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EP 98 30 0799

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